

AMENDMENTS TO THE SPECIFICATION

Please amend Paragraph [0022] of the specification to reflect the following indicated below.

[0022] The client platform 128 is therefore a major point of vulnerability. Malicious code, such as viruses or Trojan horses, running surreptitiously on the client platform 128 could corrupt, replace, or intercept data being transferred between the server platform 106 of the certificate authority 1109110 and the destination token 130.

Please amend Paragraph [0029] of the specification to reflect the following indicated below.

[0029] The Tokenizing Officer then compares the form data forwarded by the CMS with the user's credentials. If they match, the Tokenizing Officer electronically signs the form with his or her signature certificate/private key and forwards it back to the CMS- as illustrated in step 270. At this time, the user may be instructed to enter a PIN (Personal Identity Number) or pass phrase to be submitted back to the CMS. This PIN or pass phrase is used along with the token to verify the identity of the user and is not known to the Tokenizing Officer.